



P.O. Box 787 Buffalo, NY 14240-0787

**PERSONAL FINANCIAL STATEMENT**

This is:  An individual statement.  A joint statement. All assets and liabilities listed in this statement are joint unless otherwise indicated.

Person 1: **James DiDio** 1211 Mirabeau Lane Gladwyne PA 19035 (215) 651-5111  
 Name \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_  
 Person 2: **Maria Green DiDio** (215) 520-9906  
 Name \_\_\_\_\_ Address \_\_\_\_\_ Phone \_\_\_\_\_  
 Business or Occupation: **Financial Services** **Founder of Foundation**

Person 1 Person 2

TO (check only relevant boxes):  M&T Bank  M&T Real Estate, Inc.  M&T Bank, N.A.  
 M&T Credit Corporation  Highland Lease Corporation

Each of the entities marked for inclusion above shall individually and collectively be referred to herein as "M&T".

Authorization. I authorize M&T to request and review all data you deem appropriate about me, including credit reports from agencies, now and for all future reviews, extensions, or renewals of credit extended to me or others or for collection of loans. Upon request you will tell me if a credit report was requested, and, if so the name and address of the credit reporting agency furnishing the credit report. To request the information, I should call or write your office to which I am submitting this application.

Ownership of Assets. I am sole owner of all assets listed in this statement. Except as disclosed in this statement, no one else has any interest in or claim on these assets, and none of the assets listed has been assigned, pledged or mortgaged.

Certification and Reliance. I certify that the information herein is complete and true as of the date opposite my signature, or as of 1/1/2013. I understand that M&T and its affiliates may rely upon this information from time to time in extending credit to me or others and may continue to do so until (i) I notify M&T in writing of any material adverse change in such information; (ii) M&T is provided with new financial statements. I will promptly notify M&T in writing of any material adverse change in (i) any information contained herein or a financial statement supplied to M&T in the future; or (ii) my financial condition.

All Amounts Due. If I owe M&T or any of its affiliates any debt, they have the right to call for immediate payment of that debt if (i) I become insolvent, bankrupt or incompetent or die or out of business; (ii) anything contained in this financial statement is false; (iii) I break any written promise I make to M&T or its affiliates; or (iv) a change occurs that M&T reasonably believes may materially affect my ability to pay any such debt.

BY SIGNING BELOW I (my principal or guarantor) EXPRESSLY PERMIT M&T TO SHARE WITH ITS AFFILIATES ANY AND ALL OF MY PERSONAL FINANCIAL INFORMATION OBTAINED IN CONNECTION WITH THIS TRANSACTION, INCLUDING ANY INDIVIDUAL CONSUMER CREDIT REPORT OBTAINED NOW OR IN THE FUTURE. I UNDERSTAND THAT I AM NOT REQUIRED TO AUTHORIZE THE SHARING OF SUCH INFORMATION IN ORDER TO OBTAIN CREDIT OR OTHERWISE TRANACT BUSINESS WITH M&T.

Person 1's Signature Date: 1/2-15-13 2013

Person 2's Signature Date: 1/2-15-13 2013

Notwithstanding any provision to the contrary above, I do not authorize M&T to share my personal information with its affiliates, other than information M&T may share as otherwise provided by law.

ASSETS		LIABILITIES	
Cash on hand and in Banks (Schedule 1)	\$ 500000	Notes Payable to Banks (Schedule 5)	\$
Cash Value of Life Insurance (Schedule 2)	5000000	Loans on Cash Value of Life Ins. (Schedule 2)	
Stocks and Bonds - at market (Schedule 3)	5900000	Notes Payable to Others (Schedule 6)	
Real Estate - at market (Schedule 4)	17000000	Mortgages Payable (Schedule 6)	5290000
Autos and Trucks	175000	Charge Accounts and Bills Payable (Schedule 6)	100000
Accounts or Notes Receivable	2000000	Other Liabilities (itemize)	
Other Assets (itemize)			150000
	6500000		
	700000		
	3800000		
		Total Liabilities	5540000
		Net Worth (Total Assets Minus Total Liabilities)	36035000
<b>Total Assets</b>	<b>\$ 41575000</b>	<b>Total Liabilities and Net Worth</b>	<b>\$ 41575000</b>

INCOME INFORMATION		PERSONAL INFORMATION	
Person 1	Person 2	Person 1	Person 2
Gross Salary - Annual	\$ 125000	Date of Birth: <input type="checkbox"/> 1954 <input checked="" type="checkbox"/> 1959	
Bonus		Social Security Number: <input type="checkbox"/> 4553 <input checked="" type="checkbox"/> 4435	
Rental Income		Are you a U.S. Citizen? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Dividend or Investment Income	48000	Have you ever been bankrupt? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
Other Income (Income from alimony, child support or separate maintenance need not be revealed if you do not choose to rely upon such income in applying for credit)	850000	Are you a defendant in any legal action? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
		Do you endorse, guaranty, or co-sign any loan not listed above? (Schedule 7) <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
		Are you under indictment, on probation or parole or ever been charged or convicted for a criminal offense? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	
<b>Total Income</b>	<b>\$ 173000</b>	<b>\$ 850000</b>	<b>Am any of your taxee past due?</b> <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No

COMPLETE INFORMATION ON BACK WHERE APPLICABLE

CRB-002 (2/04) w

LH 0036171

ATTACH ADDITIONAL SCHEDULES IF NECESSARY

Schedule 2		CASH VALUE OF LIFE INSURANCE		
Face Amount	Name of Insured Co.	Beneficiary	Lapse or Cash Value of Life Insurance	Assigned to (if any)
				Cash Value

TOTAL \$ 0

Schedule 3		STOCKS & BONDS		
No. of Shares	Description	Owner(s) of Record	Assigned to (if any)	Market Value
INVEST	Marla Green Dillio	WSFS		300000

INVEST	Maria Green DODD	5250000
BNY	Maria Green DODD	5250000

**TOTAL \$** 5800000

Land Address		Land Description		Real Estate					
		Location & Property Use	Owner(s) of Record	Year Acquired	Cost	Mortgage Balance	Held By	Monthly Payment	Market Value
12111 Mcbride Ln	Gratway	James & Maria D'lio	James & Maria D'lio	2013	380000.00	150000.00	Hudson	7000	1000000.00

NOTES PAYABLE TO BANKS & OTHERS					
SCHEDULE 5					
Name of Creditor	Type of Note	No. Payment	Maturity	Signed by	Endorsed or Guaranteed by
					Present Balance

ANSWER

CHARGE ACCOUNTS & BILLS PAYABLE (list only amounts over \$50.00)				TOTAL \$
Owned To	Type of Account	Monthly Payment	Secured by	Present Balance
				0

Attributnamen / Empfehlung	revoking	0	10000
Neitman Marcus		20000	
C Chase	revoking	10000	

Peak Performance V	Proprietary Note	Note Receivable	PPV	2000000
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TOTAL \$ 2000000